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PATENT
Attorney Docket No.: 16222U-016100US
Client Ref. No.: P-00888

TOWNSEND and TOWNSEND and CREW LLP

By: Andrea S. Beck

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Examiner:

AMENDMENT

Confirmation No. 2931

Jalatee Worjloh

Technology Center/Art Unit: 3621

In re application of:

DAVIS, STEVE

Application No.: 10/705,212

Filed: November 6, 2003

For: CENTRALIZED ELECTRONIC COMMERCE CARD TRANSACTIONS

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 3, 2006, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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